



Commercial Liability

PRIMARY LIABILITY

► 1-4 Family Dwellings:

Our product targets Dwellings owned by investors for rental purposes. We consider seasonal or timeshare rentals and do not exclude Assault & Battery.

► Apartments:

We target apartment risks with up to 500 total units. No exclusions for Assault & Battery for risks with no subsidized housing.

► Bars, Taverns & Restaurants:

We offer General Liability coverage for restaurants, bars, and taverns, gentlemen's clubs and night clubs.

► Child Care:

Our product targets Residential & Commercial centers. Coverages include General Liability, Professional Liability and Child Molestation with defense inside or outside the limit.

► Fitness Centers:

Our product is available for exercise facilities, fitness centers and gyms. Coverages include General Liability, Professional Liability, Molestation & Abuse and Special Events.

► Hotels/Motels:

We are a market for Hotels/Motels with less than \$2,000,000 in annual gross sales. There is no maximum on the building height. Swimming pools without diving boards or slides are eligible.

► Janitorial Services:

This product targets risks that perform interior cleaning of office, residential or mercantile properties. We automatically include a number of coverages vital to the janitorial service industry such as a Contractors Equipment, Rental Reimbursement, Lost Key coverage and a Property Damage Extension endorsement.

► Lessor's Risk Only:

This product targets a wide array of lessor's risk exposures with no restrictions on tenant operations if other than a Nursing Home, Assisted Living or Residential Health Care Facility. We have no maximum on building height.

► Mobile Home Parks:

This product is specifically designed for Mobile Home Communities with up to 150 home sites per location. Coverage is available for Mobile Home units that are owned and leased to others.

► Owner's/Tenant's Protective:

Most property owners rely on the contractor they are dealing with to purchase an OCP policy. Our Owner's/Tenant's Protective product allows the entity to protect itself with a more comprehensive policy. The Owner's /Tenant's Protective will utilize ISO's CG 0001 and provide coverage to the owner for their interests in the entire property. This product has the ability to consider policy terms of 3, 6, 9 and 12 months. (Not available in AK, AZ, CA, LA & NV)

► Premises Preferred:

This product is designed for risks that only need premises liability coverage - typically to meet landlord requirements. Common classes requiring such coverage include manufacturers, professional offices and freight forwarders.

► Residential Condominium Unit Owners:

This product is designed for the investor who owns units within residential condominium associations for rental purposes. Timeshare and seasonal units are acceptable. Loss Assessment, Improvements & Betterments and Loss of Rents coverage is included at no charge.

► Vacant Buildings:

We offer General Liability for vacant commercial and residential properties. The product is available with a 3, 6, 9 or 12 month policy term, has low minimum premiums and can consider renovations at costs up to \$250,000. Length of vacancy does not impact eligibility. We also now consider partially vacant buildings, vacant condominium units and vacant rental space.

► Vacant Land:

This product targets applicants owning land that is completely vacant, not leased to others, and where no construction activity is scheduled to occur during our policy term. We can consider up to 500 acres at any one location.

► All Other:

Hundreds of additional classes are eligible either within your binding authority or can be submitted to our office for quick turnaround. These include:

- *Mercantile Exposures:* we write retail/wholesale stores, food distributors, caterers, delicatessens, and beauty & barber shops.
- *Building & Premise Exposures:* we write offices, warehouses, theaters, and parking facilities.
- *Habitational Exposures:* we write everything from dwellings to apartments, homeowners/condo associations and hotels/motels.
- *Contractors:* we write select classes of artisan and general contractors.

UMBRELLA/EXCESS LIABILITY

► Commercial Umbrella/Excess Commercial General Liability:

This product offers you broad underwriting authority including: Limits up to \$5,000,000, low minimum premiums, broad eligibility, ability to consider coverage over underlying carriers rated B++ or better and no self-insured retention for the Commercial Umbrella. We have a minimum attachment point of \$1,000,000 for Commercial Umbrella and \$500,000 for Excess Commercial General Liability.

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Quoting Authority Available

A++
Rated Products



PACIFIC GATEWAY INSURANCE AGENCY

27200 Tourney Road, Suite 360, Valencia, CA 91355

Phone: (800) 354-4844 Fax: (661) 257-5988

www.nationalindemnity.com/pgia

Property Lines

WE OFFER A NUMBER OF MONOLINE PROPERTY PRODUCTS FOR A BROAD RANGE OF BUSINESS CLASSES. IN ADDITION, WE OFFER INLAND MARINE COVERAGES FOR BUILDER'S RISK NEW CONSTRUCTION, CONTRACTORS' EQUIPMENT AND MISCELLANEOUS ARTICLES. WE HAVE A CAPACITY OF \$250,000 TOTAL INSURED VALUE IN THE STATE OF FLORIDA AND OTHER COASTAL LOCATIONS (EXCLUDING WIND AND HAIL) FOR ALL PRODUCTS EXCEPT CONTRACTOR'S EQUIPMENT, FOR WHICH WE CAN OFFER UP TO \$500,000.

PROPERTY PRODUCTS:

▶ **Apartments:**

Provides coverage for Apartment buildings with or without mercantile occupancies in protection classes 1-8. Limits of up to \$1,000,000 can be provided for frame construction, up to \$3,000,000 can be provided JM or better construction.

▶ **Vacant Building:**

Commercial and residential structures are eligible. We can write policy terms of 3, 6, 9 or 12 months. Special Form and Replacement Cost is available for buildings 25 years old or newer. We can provide limits up to \$3,000,000.

▶ **Monoline Property:**

Our appetite for monoline property business includes the following classes:

- mercantile
- strip malls
- shopping centers
- office buildings
- day care centers
- municipal buildings
- health care facilities
- institutions including public and private schools & universities

Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money and Securities, is available. We can provide limits up to \$3,000,000.

▶ **Building Renovations:**

Coverage is provided for the existing structure and new construction on one policy with split limits and rates. Replacement Cost can be offered for buildings 25 years old or newer. Special form can be offered on qualifying risks. Limits of up to \$3,000,000 are available.

▶ **Contents Only:**

Coverage is available for Business Personal Property, Improvements and Betterments, and related Business Income. Replacement Cost and Special Form can be offered for qualifying risks. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available. We can provide limits up to \$3,000,000.

▶ **One to Four Family Dwellings:**

Provides coverage for Rental properties to a maximum limit of \$750,000 in protection class 1-8. We will insure an owner occupied building as long as one or more units are tenant occupied.

▶ **Bar/Tavern:**

Designed to cover bars, taverns, nightclubs and gentlemen's clubs. Equipment Breakdown with food spoilage coverage is available. Limits of up to \$750,000 can be provided. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

▶ **Restaurant:**

Provides coverage for restaurants with limits of up to \$600,000. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

▶ **Auto Repair Shop:**

Provides coverage for auto repair shop owners who need property insurance protection for owned or leased buildings, business personal property, and related business income loss. Our Value Plus endorsement, which offers 15 coverage enhancements including EDP, Outdoor Property, Employee Dishonesty, Money & Securities, is available.

INLAND MARINE PRODUCTS:

▶ **Builder's Risk:**

Our underwriting appetite includes a wide range of eligible project types including single family homes. Available ancillary coverages include Soft Cost and Loss of Rental Income coverage. Our capacity for this product is \$3,000,000

▶ **Contractors' Equipment:**

This coverage is written on a scheduled basis with an All Risk Inland Marine coverage form. The maximum schedule of equipment is \$1,000,000 subject to a maximum limit of insurance of \$150,000 per individual piece of equipment.

- Replacement Cost valuation is available for equipment up to five model years old.
- Miscellaneous tools and equipment coverage is available on a blanket basis with a maximum limit of \$15,000 or 5% of the scheduled limit, whichever is lower.

▶ **Inland Marine Select:**

This miscellaneous articles coverage is written on a scheduled or blanket basis with an "All Risk" Inland Marine coverage form. Coverage is available for 28 classes of equipment including vending machines, DJ equipment, catering equipment, medical equipment, golf carts, amusement rides and ATM machines. Policies are written with Actual Cash Valuation and 100% coinsurance. We can provide a total insurance value up to \$500,000.

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Most Products offered on an admitted basis

A++
Rated Products



Package

COMMERCIAL PACKAGE

▶ 1-4 Family Dwellings:

We write a single location or a schedule of 1 to 4 family dwellings. We will insure an owner occupied building as long as one or more units are tenant occupied. Property limits are available up to \$750,000 in protection class 1-8.

▶ Apartments:*

Our product specializes in 5-20 units with or without mercantile. Less than \$3,000,000 total property insured value.

▶ Bars, Taverns & Restaurants:*

Our Bar, Tavern and Restaurant product offers six lines of coverage: General Liability, Property, Liquor Liability, Crime, Glass, Assault & Battery available in most states. Bar/Tavern property limits are available up to \$750,000. Restaurant property limits are available up to \$600,000. Value Plus endorsement available.

▶ Child Care Package:*

Our Child Care product remains one of the broadest products around. The product features Child Molestation coverage, no liability deductible, Medical Payments, Professional Liability and many optional coverages. Residential as well as commercial child care centers are eligible.

▶ Specialty Training Schools:*

This product is designed for 20 different types of specialty schools or instructional classes.

▶ Fitness Centers:*

Our product is available for exercise facilities and fitness centers. Coverages include General Liability, Professional Liability, Physical and Sexual Abuse as well as an optional sub-limit for tanning beds. Value Plus endorsement available.

▶ Off-Premises Caterer:

This product is for caterers that handle events up to a maximum of 500 people. New ventures are eligible. Liability credits are available for accounts that just serve food and/or does not arrange any entertainment. Inland Marine coverage is available.

▶ Premises Preferred Package:*

For those risks that only want or need liability coverage for their premises. Typically used to meet landlord requirements. Value Plus endorsement available.

▶ Vacant Building Package:*

We offer a binding authority product covering commercial and residential properties. The product is available with a 3, 6, 9 or 12-month policy term. Risks vacant for more than one year are eligible. Property limits available up to \$3,000,000. In addition to 100% vacant buildings we insure buildings with more than 30% vacancy as a Partially Vacant Building and with renovations more than 20% as a Building Renovation Package.

* Our application or supplement is required on these products and can be obtained from our website.

BUSINESSOWNERS PACKAGE ▲

▶ Beauty & Nail Salons, Barber Shops:

Package includes Property, Liability, Crime, Glass, Signs, Professional, & Non Owned/Hired Auto.

▶ Clothing Store:

Clothing Stores in all areas are eligible. Full theft coverage is available.

▶ Convenience, Deli and Grocery Stores:

Risks with alcohol sales less than 75% or gasoline sales less than 75% are eligible. Risks with commercial cooking or new ventures are eligible.

▶ Electronic & Video Stores:

Our product is designed for appliance, camera, computer, radio, stereo, television, and video game stores with less than \$3,000,000 in annual sales.

▶ Fast Food Restaurants:

Designed for the small restaurant with total property values less than \$600,000 that does not have table service, i.e. waitstaff.

▶ Laundromats:

Liability coverage is rated per washing machine. We will write coverage on attended and unattended facilities as well as facilities open 24 hours. Facilities offering dry cleaning, tailoring, etc. are eligible.

▶ Lessors Risk Only:

For building owners renting the premises to one of over 100 Businessowners eligible Mercantile operations (including buildings with apartments or offices).

▶ Mainstreet Mercantile:

Our Mainstreet Mercantile product is available for over 100 types of mercantile businesses. Optional coverages include Money & Securities, Non Owned/Hired Auto, Signs and Glass.

▶ Offices:

We will insure a wide variety of offices with our comprehensive businessowners coverage form. In addition to property and general liability coverage we offer crime, glass, equipment breakdown coverage.

▶ Retail Liquor Stores:

We can offer a package policy on a businessowners coverage form that includes liquor liability.

▲ **Loss of Income - 12 months Actual Loss sustained basis (with maximum limit). Value Plus endorsement available.**

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